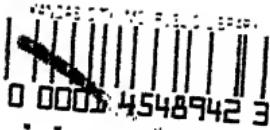


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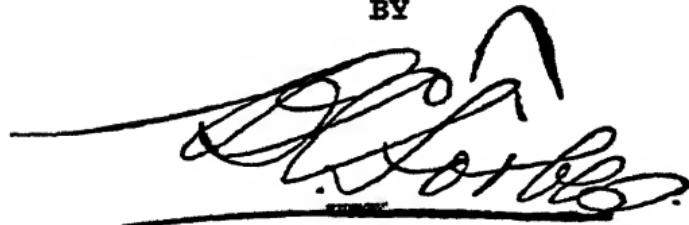
*Forbes Epigrams*  
*1000 Thoughts on Life and*  
*Business*



# FORBES EPIGRAMS

1000 THOUGHTS ON LIFE AND  
BUSINESS

BY



*Editor, "Forbes Magazine"*  
*Author, "Men Who Are Making America"*  
*"Keys to Success"*  
*"Finance, Business and the Business of Life"*



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*To*  
**MALCOLM**

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## *Why This Book*

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THIS is not an introduction: it is a confession.

I am not responsible for the publication of this little volume.

Let me explain.

In trying to fit the "Fact and Comment" editorials into the pages of *Forbes Magazine* difficulty often was encountered; sometimes there was an inch, sometimes a half-inch or quarter-inch space which it wasn't easy to fill.

Difficulties being things to overcome, I overcame this one by writing one-line, two-line, or three-line paragraphs.

Readers began to ask us to give them more of these inspirational squibs.

We did.

Interest in them seemed to increase. Newspapers throughout the country took to reprinting many of them; the "movies" began to flash some of them on the screen; our own readers — at first a few, then larger numbers — wrote that they would like to have a collection of them in book form.

So here they are!

The thoughts underlying most of them are as old as the hills.

So are the principles underlying success.

A young minister was invited to preach a "trial" sermon. He waxed grandiloquent. His effort pleased himself immensely. "How did you like my sermon?" he eagerly and hopefully asked the veteran pastor whom he hoped to succeed. "Well," replied the aged divine, "some of it was excellent; the rest poor." Taken aback, the flowery-tongued candidate asked, "Which parts were excellent?" "The parts that were old were excellent and true," came the reply; "the parts that were new were poor and untrue."

*Forbes Epigrams*

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If any reader derives some slight encouragement or helpfulness or happiness from the following pages, let him mentally thank those who inspired the publication of the little volume.

The title, by the way, was selected from more than a thousand suggested titles sent in by *Forbes* readers—a number so large as to indicate considerable interest in the modest book.

May it do something to ease a few loads, stiffen a few backbones, clarify a few perspectives, and encourage the radiating of a few more smiles along life's pathway.

B. C. F.



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## *Forbes Epigrams*

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¶ MAKE good or make room.



¶ THE most profitless thing to manufacture  
is excuses.



¶ To fill your job, fill your mind.



¶ CHALK up every lie as a liability.



¶ STURDY trees grow slowly.



¶ To get up, never give up.



¶ IT may be all right to be content with what  
you have; never with what you are.

¶ THE best way out of a difficulty is through it.



¶ GRIT gets!



¶ ONLY a man's motives and mission make him great.



¶ THE rounder usually ends in a square hole.



¶ THE man who has done his level best, and who is conscious that he has done his best, is a success, even though the world may write him down a failure.



¶ EVERY bluffer is more or less of a duffer.



¶ LEARN and you lead. Loaf and you lean.



¶ POVERTY is the best foundation on which to build a career.

¶ ASPIRE — then perspire.



¶ IN the end the things that count are the things you can't count.



¶ THE best grease is elbow-grease.



¶ DON'T simply see how you can "put in the day." See how much you can put into the day.



¶ NO man is really big who has a small heart.



¶ HE who has good health, good humor, and no debts is not poor.



¶ A SHADY business never yields a sunny life.



¶ DIAMONDS are chunks of coal that stuck to their job.

¶ Don't expect applause. Deserve it.



¶ Think not of yourself as "the architect of your career" but as the sculptor. Expect to have to do a lot of hard hammering and chiselling and scraping and polishing.



¶ Life isn't complex if we walk straight.



¶ The place for the "knocker" is outside the door.



¶ Too many "deals" the night before often unfit a man for putting over a business deal next day.



¶ The young man who aspires to do things must early learn to do without things.



¶ The man of "go" is seldom let go.

*Ford's Epigrams*

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¶ THE longer you gaze on an obstacle the bigger it becomes.



¶ WOULD you succeed? Toil to transfer the bone from your head to your back.



¶ You aspire to become a boss? Then need no bossing.



¶ AFTER all, you've got to give full, fair value or you won't last.



¶ IT'S better to be in love with your work than in love with yourself.



¶ DON'T just float or you'll sink.



¶ BALANCE is as important for the individual as for a business.

¶ MADAME CURIE didn't stumble upon radium by accident. She searched and experimented and sweated and suffered years before she found it. Success rarely is an accident.



¶ You will search for opportunity in vain unless you have planted its roots within you.



¶ If you lazily remain of no account you'll never have much of a bank account.



¶ You drift towards the rocks. You have to row to reach success.



¶ If you play the game straight, business becomes as inspiring as sport. Be a sportsman.



¶ SOME persons "fall into a fortune," but nobody ever yet fell into success. Success entails climbing.

*Forbes Epigrams*

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¶ THE eight-hour-day self-made millionaire has yet to be born.



¶ You can leave a will directing how to handle your money but not your reputation. The public will attend to that.



¶ DON'T talk about your abilities. Demonstrate them.



¶ THE man who becomes so big and so "successful" that he has no time for a kind word or a helpful deed is not successful at all. His life is a failure.



¶ IT isn't a big success if there wasn't big effort.



¶ THE happiness that comes from getting isn't one-two-three with that which comes from giving. If you haven't found it so, overhaul yourself.

¶ THERE is no higher efficiency than doing the right thing in the right way.



¶ YOUR boss may determine your salary, but you yourself determine your worth. To get more, make yourself worth more.



¶ YOUR employer knows how good you are without your telling him. Say it with work.



¶ CARVE the right kind of place in men's hearts and then you can safely leave to them the carving of the right kind of epitaph on your tombstone.



¶ AFTER all, others can do very little for you. You must do your own fighting and vanquishing, starting with self.



¶ IN the sea of life it is the lightweights who sink and the heavyweights who rise.

¶ OPERATE and coöperate.



¶ How you spend your own time will ultimately regulate how you will spend your time at work — high up or low down.



¶ It's better to say "I must" than to need somebody else to say to you "You must."



¶ It's more honest to waste your own money than waste the time your employer pays you for.



¶ THESE spell Failure:

F ickleness  
A ffection  
I ndifference  
L aziness  
U ppishness  
R ecklessness  
E nvy

¶ If you have ceased to smile, you have lost out in the game of life, no matter what your bank account may be.



¶ Principle makes for principal.



¶ To keep straight, apply the Golden Rule.



¶ It should be spelled Hop-portunity.



¶ The Government imposes taxes on our income. We ourselves impose taxes on our output.



¶ Work now, or wince later.



¶ The only hopeless failure is the person who has ceased to strive for success.



¶ Lying tends to keep a man down.

¶ THE doctors sent a man up in an aeroplane to regain his lost voice. And he did. Some men who rise up in the world lose their heads.



¶ LASKER and Capablanca are not the only people who take a long time to make a move.



¶ IF you learn how to master yourself, you stand a good chance of learning how to master your job.



¶ You can't build a skyscraper on a faulty foundation. Attend to the foundation first.



¶ Is your boss entitled to regard you as an ass or an asset?



¶ THE fellows who attract "offers" usually have offered to do a lot they weren't hired to do.

¶ To make an impression, strive to become a heavyweight.



¶ How you fill your mind determines very largely how you will fill your pocket.



¶ Pull a creditable load and you'll need no "pull."



¶ When an unpleasant task lies ahead of you, get it behind you without delay.



¶ Mules kick. Who wants to become known as a mule?



¶ How can you make a hit if you have no aim in life?



¶ If you are always in time for your work you are apt to be in time for promotion. The late comer usually gets left.

*Forbes Epigrams*

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¶ THE man who has never been " up against it " is never likely to get up very far.



¶ GUTS gets there.



¶ A DOSE of adversity is often as needful as a dose of medicine.



¶ KILL time and you kill your career.



¶ MOVE forward or you'll become a back number.



¶ WATER that is stagnant becomes worthless. So do men.



¶ FAME, reputation, only increases a man's obligation to do still better.



¶ To get on, get right.

¶ THERE's only one way to "get there":  
go to it.



¶ LOSING your temper will never win you promotion.



¶ A CHIP on the shoulder is too heavy a piece  
of baggage to carry through life.



¶ EACH one of us enters a prize-ring every  
day.



¶ WE are now in the man-age. Learn to  
be a man-ager. Then you can command  
your own salary.



¶ To rise, be on the level.



¶ HER whistle can make a lot of noise, but  
it's her propeller that pushes a steamer for-  
ward.

¶ THE best part of our pay must come from ourselves.



¶ STRIVE to be first if you want to last.



¶ THE most valuable "system" is a good nervous system.



¶ If you do the best and the most you can today, don't worry about tomorrow.



¶ THE raw material of success is thought.



¶ THE man who retains his head can usually retain a goodly share of other things.



¶ NOTICE that two-thirds of "Promotion" consists of "motion."



¶ HOPE — and hop.

*Forbes Epigrams*

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¶ HONKING your horn doesn't help so much  
as steering wisely.



¶ DON'T intend; do.



¶ THE man without a savings account  
usually is a man of little account.



¶ DON'T give up; buck up.



¶ FOR the young man embarking on the sea  
of life the best training is hardship.



¶ A BUSINESS, like an automobile, has to be  
driven, in order to get results.



¶ THOUGHT leads to forethought.



¶ TRANSGRESS and you won't progress.



¶ LOOK forward — and press forward.

*Forbes Epigrams*

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¶ "THE pen is mightier than the sword."  
Not unless you push it.



¶ EVEN a tack is no good unless a little  
driving-power is applied to it.



¶ UTOPIA lies in the first letter.



¶ IF you're not garnering a proper amount  
of fruit, examine well your roots.



¶ STRIKE a brisk gait or you'll get the gate.



¶ HE is an artist who turns out a perfect  
piece of work.



¶ You must know your goods before you  
can hope to deliver the goods.



¶ To avert pain later in life, take pains.

¶ To salesmen: Use your shoes or let someone else fill them.



¶ THE promising man keeps his promise.



¶ THERE's a difference between living and being alive. Which, candidly, are you?



¶ THE man who shows up best is the one who shows off least.



¶ IMPROVEMENT begins with "I."



¶ AT school you didn't expect to advance unless you studied. How about now?



¶ WHAT's in you fixes what's in your pay envelope.



¶ HURDLES are things to be hurdled.

*Forbes Epigrams*

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"GOLF without bunkers and hazards would be tame and monotonous. So would life.



"HAVE confidence in yourself only after you are entitled to.



"LIFE is a gamble." Yes, but at least you play your own cards.



"IT's usually up-hill work that lands one at the top.



"IF you're "there," you'll be discovered sooner or later.



"CYNICS notwithstanding, there is more fun in "doing unto others" than in doing others.



"IT is polite to apologize, but it is more polite not to do anything calling for an apology.

¶ To ring the bell, ring true.



¶ To make a killing, shoot straight.



¶ ONE way not to make headway is to be stuck on yourself.



¶ WORK is the meat of life, pleasure the dessert.



¶ A SUGGESTION: Pray more and prey less.



¶ PUTTING up a "front" lands many a man through the back door.



¶ THE hardest times call for the hardest thinking.



¶ THE biggest fool is the man who fools himself.

¶ If you fill your head with commonsense  
the filling of your purse will take care of  
itself.



¶ Make your own way and people will make  
way for you.



¶ Fate pursues Cowards. Fortune pursues  
the courageous.



¶ Every human being has this much in com-  
mon with God, that he makes his own world.



¶ A good executive is one who can get things  
done peaceably at a profit.



¶ Avoid joining the ranks of the mentally  
unemployed or you'll by and by find your-  
self unemployed.



¶ Ability without agility doesn't win.

*Forbes Epigrams*

---

¶ If you are content to drift lazily you'll by and by find yourself at sea.



¶ To keep us in condition we must needs swallow salt as well as sugar.



¶ The best investment for a young man is investment in his own education.



¶ The best day for doing your best is the one that comes seven times a week.



¶ The man who makes a point of being ahead of time stands a good chance of being ahead of the game.



¶ The man who frequently goes "up in the air" seldom gets very far.



¶ Vim wins.

*Forbes Epigrams*

---

¶ A WELL-FORMED life is of more moment than the best-formed statue ever chiseled.



¶ IT'S a long lane that has no turning." Yes, but don't overlook the fact that you have to "make" the turn.



¶ STERN necessity often proves to have been our best friend.



¶ KEEP your eye on your job and you won't see so many faults in others.



¶ AUTOMOBILES that are not self-starters are out of date. So are employees.



¶ IT may be no disgrace to be defeated. It is a disgrace to stay defeated.



¶ THERE'S more fun in doing than in seeking favors.

*Forbes Epigrams*

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"THE surest way to get higher up is to co-operate all you possibly can with the higher-ups.



"Do; don't dodge.



"YOUR love isn't worth much to anybody unless you are willing to labor.



"To have high ideals won't avail much unless you are prepared to do a lot of hard hiking and climbing.



"We usually have to earn a thing before we get it.



"DEVELOP pluck. Let the other fellow trust to luck.



"THE fellow with the swelled head is pretty certain to be a pinhead.

*Forbes Epigrams*

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¶ COUNT yourself on the toboggan the moment you begin to be sorry for yourself.



¶ HATE hurts the hater more than the hated.



¶ THE man who insists upon always getting his own way is in danger of getting little else.



¶ DON'T think too much of yourself or others won't share your view.



¶ REMEMBER, brother, "The man worth while is the man who can smile" under such conditions as we all experience at times.



¶ THE most priceless pictures of all are those we hang on the walls of our memory.



¶ To draw wages you didn't earn is stealing.

*Forbes Epigrams*

---

¶ IT costs a bee its life to sting. It costs mortals almost as much.



¶ THE man who sells his health for wealth makes a poor bargain.



¶ THE team never elects a selfish player captain.



¶ WORK isn't enough. You must think.



¶ WHIMPERING never kept a leaking vessel from foundering. Vigorously manning the pumps has. Get busy with your head and hands, not your chin.



¶ HAVE a goal other than gold or you'll end up a disappointed mortal.



¶ THE best salesman is he who gives satisfaction.

¶ No man is completely a failure as long as he retains faith that he will one day succeed.



¶ SMILES shorten the miles.



¶ CULTIVATE your brain, not your brayin'.



¶ A SUCCESS recipe: Study; think; work.



¶ THE line of least resistance sometimes isn't straight. Therefore, watch your step.



¶ KEEP your eye on the clock—in the morning.



¶ DRIVE yourself, not others.



¶ "RICHES have wings." Yes; but not strong enough to carry anyone to the hilltop of success.

*Forbes Epigrams*

---

¶ Do, or by and by you will be undone.



¶ Our best possessions are our thoughts and our friends.



¶ THE sign every business concern looks for most keenly is the one that appears on the dotted line.



¶ IN a sense, our companions are our partners. They help to make or unmake us.



¶ DON'T wait for something to turn up. Go and turn it up.



¶ IT will pay you better to think out how to do your work better than to think out how to get the better of your boss.



¶ To control a big organization is fine. To control self is better.

*Forbes Epigrams*

---

¶ IN these days the employee who is worth little is worthless.



¶ TAKE the broom and sweep out Gus Gloom.



¶ THE man who gives to his life's work the best that is in him usually gets a fair return in the end.



¶ Not a few of those who work the hardest need money the least. The recompense they seek is not made of metal.



¶ A HAPPY wedding: The wedding of optimism and energy.



¶ CONCEIT is an attribute of the weak.



¶ THE idea to have: "If the office does not dignify me, I shall dignify the office."

*Forbes Epigrams*

---

¶ A LICKING once in a while helps to keep us in condition.



¶ ENVY poisons.



¶ DON'T work for applause. Work for results. The applause will then take care of itself.



¶ A FAMOUS publisher recently issued this admonition to his editors: "Give both sides, and if there are three sides to any case, give the third one also." Is there a thought in this for you?



¶ WORK your imagination, yes. But also work.



¶ To be a gentleman, just be gentle.



¶ BATTLE, but don't prattle.

¶ PLAY the game, and, win or lose, be game.



¶ THERE are some failures in Fifth avenue palaces and some successes in unskilled labor gangs. .



¶ THE best time to have courage is when others lose theirs.



¶ BE your own efficiency expert by doing your job the best way it can be done.



¶ JUST waiting sometimes is a virtue. Sweating more often is.



¶ ARE you sure your troubles are not mostly self-created?



¶ IF you had no difficulties to triumph over you would have no triumph. Make this thought part of your mental equipment.

¶ To get, give.



¶ NEITHER fortune nor fame comes from lying long abed.



¶ THE best kind of pride is pride in your work.



¶ GROUCHINESS pays no dividends.



¶ To become an all-round man, be on the square.



¶ Give rope to hope.



¶ ORGANIZE, systematize, deputize, realize.



¶ YOUR worst enemies lurk within yourself.



¶ MANKIND's arch enemy is ignorance.

*Forbes Epigrams*

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¶ A FOURTH of July thought: The best brand of independence is independence of handicapping habits.



¶ WHAT counts is not "How much have you?" but "What have you done?"



¶ INDOLENCE leads to idleness and idleness to iniquity.



¶ To become a top-notcher, keep in top-notch fettle mentally and physically.



¶ THE whole philosophy of life can be summed up in two little words: Be kind.



¶ DON'T forget until too late that the business of life is not business, but living.



¶ FEW men can handle money they didn't earn.

*Forbes Epigrams*

---

¶ WHEN everything moves smoothly for any length of time, watch out.



¶ POVERTY can be a disgrace.



¶ VANITY betokens littleness.



¶ To make headway, improve your head.



¶ THE man with a crooked streak can't think straight.



¶ THE really big man never allows his head to get too big.



¶ BE fair; then you need fear neither God nor man.



¶ Do more than you are paid for. Some day you will collect.

¶ THE poorest specimen of "fish" is he who is sel-fish.



¶ MANKIND's salvation lies in education.



¶ INCOMPETENCE most often springs from indifference.



¶ MANY a man thinks he is patient when, in reality, he is indifferent.



¶ I ONCE revisited a city and was coming away sad when one handclasp sent me off with a smiling heart. Why not be the one to give similar handclasps?



¶ Look upon your duties, not as so many obligations, but as opportunities.



¶ AFTER all, the shortest road is the straight road.

¶ IMPROVE your mind and your output will improve.



¶ Act, or you'll become reactionary.



¶ If you don't do your best you will get the worst of it in the end.



¶ THE fellow who fancies himself "the whole cheese" is at least a piece of it.



¶ PURPOSE and perspiration are a winning team.



¶ BE as busy as you like but never buzzy.



¶ MEET obstacles — or meet failure.



¶ WHAT epitaph would you like to earn? Think this over, and formulate an answer. It's a wholesome exercise.

*Forbes Epigrams*

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¶ AND do it with a smile on your lips even if you have no song in your heart.



¶ DON'T condemn all capitalists. You may be one some day.



¶ WHEN everybody's timid, leaders emerge. "Do it now."



¶ WINNING teams are not captained by pessimists.



¶ USE your mind or you will never be of much use.



¶ WE may think we want justice. What we want is mercy. We need it.



¶ To cut an enviable figure in the world is of more moment than having an enviable figure in the bank.

## THE RECIPE

BY BERTON BRALEY

It's doing your job the best you can  
And being just to your fellow man;  
It's making money — but holding friends,  
And staying true to your aims and ends;  
It's figuring how and learning why,  
And looking forward and thinking high,  
And dreaming a little and doing much;  
It's keeping always in closest touch  
With what is finest in word and deed;  
It's being thorough, yet making speed;  
It's daring blithely the field of chance  
While making labor a brave romance;  
It's going onward despite defeat  
And fighting staunchly, but keeping sweet;  
It's being clean and it's playing fair;  
It's laughing lightly at Dame Despair;  
It's looking up at the stars above,  
And drinking deeply of life and love;  
It's struggling on with the will to win,  
But taking loss with a cheerful grin;

It's sharing sorrow and work and mirth,  
And making better this good old earth;  
It's serving, striving through strain and  
stress,  
It's doing your Noblest — that's Success!



¶ FEAR pays no dividends.



¶ GOLF is an ideal diversion, but a ruinous  
disease.



¶ THE worker who does good work ranks  
with any man noted for good works.



¶ ANY time is a good time to start carrying  
out a new idea.



¶ “RICHES have wings.” Yes; but they  
can fly to you as well as from you — pro-  
vided you deserve them and would be any  
better off if you got them.

¶ LOAFING is not living. Living is doing.



¶ IF you can't stand adversity you're not fitted to stand prosperity. Think this over.



¶ DON'T imagine that because you wear hob-nail shoes and a blue shirt that you work harder than any man in patent leather shoes and silk shirt. Brain work can be more killing than brawn work.



¶ HUSTLE, or you'll get left behind.



¶ You can't express yourself unless you get a move on.



¶ "A MAN isn't poor if he can still laugh," declared Raymond Hitchcock when haled into the bankruptcy court. Said Carnegie: "Millionaires seldom laugh." Do your own moralizing.

¶ COVETOUSNESS kills content.



¶ HONESTLY, are you as badly off as you make yourself believe you are?



¶ BE sure to distinguish between having self-respect and having conceit. The first is indispensable. The second is contemptible.



¶ A CLEAN conscience is better than unclean cash.



¶ HAPPINESS doesn't just happen. It has to be earned. Everything has.



¶ THE fellow who is always late never blames himself. If he did, he would cease being late.



¶ PUT much into the world and in turn much will be put into your world

*Forbes Epigrams*

---

¶ PRAY not for more wages, but for more earning power. The former will follow the latter.



¶ A SAGE once said that it isn't so very important how far you have gone, but that it is tremendously important that you should be headed in the right direction. Are you?



¶ Show nerve, not nerves.



¶ EVERY now and again get away from everybody and indulge in quiet thought, having as your motive the desire to become a better human being. It helps.



¶ BE more willing to help those who need it than those who don't.



¶ CRINGING and crawling will not get you very far in the end.

¶ COURAGE wins. The late Henry P. Davison stopped the doctors who were preparing to operate on him and told them a funny story!



¶ THE highest form of spending is spending self for others.



¶ SELF-PRESERVATION carried to the point of selfishness can lead to self-destruction.



¶ ABOUT the greatest possession of all is a warm, unchangeable sense of our brotherhood with all our fellow humans. Without this, we are not fully rich.



¶ THISTLES hurt unless grasped firmly. Business is thistly sometimes.



¶ SUCCESS usually calls for leg-work as well as head-work.

*Forbes Epigrams*

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¶ An empty head leads to an empty pocket.



¶ To mount, accept the Sermon on the Mount as your guide.



¶ BRANCH out — or be kicked out.



¶ ENVY no man who has little work to do.  
Be assured he is not really happy.



¶ STRENGTH comes from struggle, weakness from ease.



¶ FIND fault and you stand little chance of finding success.



¶ THE worst pest is the pessimist.



¶ LUXURIES breed laziness and laziness breeds failure.

*Forbes Epigrams*

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¶ DON'T worry so very much about what people think of you, but see to it that they ought to think well of you. That's all-important.



¶ THE real satisfaction comes from the struggle, not from the reward.



¶ UNLESS you conduct your business in a way that profits your character, your other profits won't do you much good.



¶ Go around sowing trouble and you'll by-and-by reap dismissal.



¶ THE shirker, haven't you noticed, is usually a grouch?



¶ EACH one of us can be a Babe Ruth to this extent: We can keep on striking out as hard as we know how.

¶ THE best kind of "pull" is push.



¶ IF you can today improve your method of handling your work, your work will be easier tomorrow.



¶ IT's easy enough to keep your head in smooth, shallow water, but it takes a strong swimmer to reach anywhere amid storm and breakers.



¶ HUMILITY becomes ability.



¶ AVOID turning sharp corners. That way lies disaster.



¶ THE most important bar every prominent man has to face is the bar of public opinion.



¶ THE fellow who wins by a fluke loses sooner or later.

¶ THE way to land orders is to keep on angling with all your skill.



¶ As James J. Hill used to say: "There'll be no pockets in your shroud."



¶ WHICH can you be likened to in your organization, a drop of oil that helps to make things run smoothly, or a grain of sand that tends to hurt the gears?



¶ UNLESS you deposit wealth in your mind, you'll never be truly rich.



¶ EVERY executive should know that the surest way to rise to the top of the ladder is to provide every possible stepping-stone for others.



¶ To keep in pace with the universe, keep moving.

*Forbes Epigrams*

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¶ OVER-SLEEPING and over-eating hurt more people than over-working.



¶ To sink, sulk.



¶ THRIFT lifts.



¶ "TOMORROW is also a day," the Chinese chide hustlers. But who wants to be as the Chinese?



¶ THE fellow who isn't fired with enthusiasm is apt to be fired.



¶ At least be as cheerful as you can.



¶ IT is more worth while to take pains to be agreeable to those under you than to those over you. Neither fawn nor growl.



¶ INSIGHT wins.

*Forbes Epigrams*

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¶ If you're ashamed of your position you should be ashamed of yourself.



¶ CARELESSNESS and failure are twins.



¶ To succeed, act with tact.



¶ BUSINESSWISE, goodwill spells gold.



¶ SAVING is having.



¶ SWEAT or be swatted.



¶ I ONCE asked a man how he had cultivated his wonderful consideration for others, and he replied: "I often picture myself about to have my eyes closed for me and asking myself, 'What would I do with my life if I had a chance to live it over again?' I'm trying to have as few deathbed regrets as possible."

¶ REMEMBER Judas. He got the money he coveted — and then found that he had paid too bitter a price. So he went and hanged himself.



¶ If top-notch effort yields you no happiness, there's something wrong with you or your efforts. Sit down and do some analyzing.



¶ HARD knocks keep us from becoming flabby morally as well as physically.



¶ DISEASE is dis-ease. A good-working high-power ambition is one preventive.



¶ CINCHES don't last.



¶ A LOUD mouth betokens low intelligence.



¶ If you and your job are not friends, part company.

*Forbes Epigrams*

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¶ WHEN in a fix, sweating will get you farther than swearing.



¶ USE, don't abuse your vacation. Health is essential to success.



¶ To live, give.



¶ LET mules do the kicking.



¶ IT is not incumbent upon you to be shin-gly successful. It is incumbent upon you to be kind.



¶ You have no idea how big the other fellow's troubles are.



¶ TRUE economy sometimes calls for courageous expenditure as well as for courageous saving.

*Forbes Epigrams*

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¶ If you fear changes, you're not filling your job one hundred per cent.



¶ Action will get you farther than asking.



¶ It's all right to aspire to control others, but have you begun with Number One?



¶ Men of the right mettle fight best when their backs are to the wall.



¶ There is a better market for smiles than frowns.



¶ Put the I CAN in Amer-i-can.



¶ Sweating, sticking, smiling and success all begin with "s."



¶ Let not your motto be "Get By," but "Get On."

¶ MAKE sure the prize you chase is worth the cost.



¶ FOR salesmen — and many others — lego-motion is a prerequisite to promotion.



¶ CONCEIT never earns a dividend or promotion. Conscientiousness does.



¶ SAYING "No," usually extolled as a virtue, can, in business, become a vice. Progress most often comes from saying "Yes."



¶ We all have bosses.



¶ IT'S noble to succeed, but it's nobler still to help the other fellow to succeed.



¶ THE highest form of salesmanship is nothing but service.

*Forbes Epigrams*

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¶ YOUR greatest business asset is the people who do your business, your workers.



¶ "WATCH and pray" — and work.



¶ You who are prosperous, don't forget that prosperity tends to harden.



¶ SAVING and success are twin brothers.



¶ ADVERSITY can teach virtues often overlooked by success.



¶ ALL success represents education of one kind or another.



¶ THE man who has never been "up against it" hasn't developed his full manhood.



¶ THERE is no cash in conceit.

*Forbes Epigrams*

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¶ If your heart's in money you haven't much  
of a place in the hearts of others. Don't  
fool yourself that you have.



¶ HAVE respect for others or you will not  
have the respect of others.



¶ HAMMERING hardens steel but plays havoc  
with putty. Which are you?



¶ SWEAT — and smile.



¶ BECOME self-centered and by-and-by  
nobody will object. You will simply be  
shunned.



¶ GETTING on is largely a matter of getting  
up each time you are knocked down.



¶ To rise, save.

*Forbes Epigrams*

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¶'WARE of dry rot either in your business or yourself.



¶ SMALL minds can look only for small opportunities.



¶ A MOTTO for your desk: TIME IS LIFE. DON'T MURDER ME.



¶ INSTEAD of always trying to get the best of a bargain, try giving the best of it once in a while. Note the inward effect of your experiment.



¶ THERE'S no real fun in fooling people.



¶ GIVEN health, work you enjoy is the greatest gift life holds.



¶ We can't all be swift as hares, but surely we can get up as much speed as a tortoise.

¶ If Lincoln found time occasionally to smile, even in the midst of war, why should we go around with chronic gourches because of our petty inconveniences?



¶ Low habits don't lead to a high position.



¶ To be happy, be friendly.



¶ STAYING-power is more important than braying-power.



¶ To get credit, first get a reputation.



¶ "NOBODY is essential." But that's no reason why you shouldn't make yourself as essential as you can.



¶ WHAT you are is more important than what you've got.

*Forbes Epigrams*

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¶ To manage men, be a gentleman.



¶ REMEMBER, employees like to comply with requests rather than gruffly-given orders.



¶ WORK is what you make it, your best friend or your worst enemy.



¶ THE ass is noted for his braying, the mule for his kicking. Don't ape either.



¶ FILL your job or your pay envelope may contain more than your wages — a dismissal slip.



¶ EVERY act is a boomerang. Read that again.



¶ SUCCUMB to luxuries and you may succumb to temptations to gratify them. Endure hardship, rather.

¶ EMPLOYERS now want to know a young man's school record. They like leaders.



¶ To last, stick to the last.



¶ "I" is at the centre of happ-i-ness.



¶ It is better to err on the side of initiative than inactivity.



¶ EACH of us carries within us a more accurate recording-machine than any made by human hands. Only, we don't always exhibit the record.



¶ To have "principle" adds to the "interest" of business.



¶ FIRST know where you want to get. Then concentrate upon fitting yourself to make the journey.

¶ CHEERFULNESS aids work as well as digestion.



¶ THE fellow who feels above his job will always have others above him.



¶ THERE is one war that is never over: the war with self. How fares it?



¶ WHEN anyone "puts over" something on me I feel sorry — for him.



¶ IF you feel that every man's hand is against you it's a sign that you're out only for Number One — and that other people know it.



¶ THE best sleeping-draught is a generous dose of hard work.



¶ SHIRK and you shrink.

¶ SUCCEEDING comes only by trying.



¶ PATIENCE is not only a virtue, but it pays.



¶ STAMINA oftentimes is the parent of success.



¶ You cannot help the kind of brains you are born with, but you can help the kind you go through life with. And that's what counts.



¶ If you're afraid to train an understudy you're not big enough for your job.



¶ DIRECT your legs with your head.



¶ WHICH shall win: Appetite or aspiration?



¶ IT is better to be a doer than an heir.

*Forbes Epigrams*

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¶ **E**VERY dollar you save is a plank leading towards individual — and national — prosperity.



¶ **S**ELF-INTEREST demands that you be interested in the well-being of others.



¶ **S**TONG men don't need to use strong talk.



¶ **N**EVER let depression depress you, or you're done for.



¶ To accumulate, expend the best that is in you.



¶ **E**VERY storm leads to calm.



¶ **G**OODNESS is good business.



¶ **T**RY and you may; don't and you won't.

*Forbes Epigrams*

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¶ CHARACTER begets credit and credit begets capital.



¶ To get there it is necessary to get a move on.



¶ A recipe for happiness: Give and forgive.



¶ PRAY, yes. But when you get off your knees, don't sit down. Hustle.



¶ IF you are indifferent you'll sooner or later find yourself in wrong.



¶ REALLY big men love to lock arms with difficulties that would floor weaklings. They find joy in heroic effort.



¶ CONCENTRATION begets penetration.

*Forbes Epigrams*

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¶ THERE's only one letter of difference between l-e-a-r-n-i-n-g and e-a-r-n-i-n-g.



¶ You can't win by running away. Cowards and truants do that.



¶ It's better to get licked than never to have put up a game fight.



¶ If you are on the right track, the winds and tides are with you and will get you there in the end — if you don't give up.



¶ SHUN ease.



¶ MAKE every day a strenuous day.



¶ To work more, eat less.



¶ MANY a millionaire is a bankrupt as a man.

¶ THE quality I most admire is Courage.



¶ IMAGINATION, without knowledge, training, and experience is like lightning — uncontrolled electricity, liable to do damage.



¶ HEED and you'll lead.



¶ BUST rather than rust.



¶ IF we never experienced bad times we would not appreciate good times.



¶ PLAY pays only when it adds to our powers.



¶ DON'T be a cry-baby.



¶ THE man who wins is he who holds on until he can hold on no longer — and then doesn't give up.

¶ Every fighter has to take a lot of punishment before he reaches the championship class.



¶ COURAGE counts.



¶ "THE race is not to the swift." No; but neither is it to the lazy.



¶ THE size of your body is of little account; the size of your brains is of much account; the size of your heart is of most account of all.



¶ YOUR brain is capable of becoming just as big as you take the pains to make it. To grow, it must be fed and exercised.



¶ IF you go on as you are going, will you deserve to be farther ahead on December 1?

¶ EDUCATION that leads to knowledge is fine. Education that leads to action is better.



¶ IN the olden days the flail was used by men to separate the chaff from the grain. The flail is being used on men today.



¶ LIFE should consist of doing, not merely being.



¶ PLEASE remember that excuses never improve a product or a result.



¶ THE best executive is the one who can develop the best that is in others.



¶ IF a man succeeds, bank upon it there is a reason.



¶ YOUR best capital is yourself.

¶ A HEAD full of knowledge is like a full barrel: Not of much use until it dispenses its contents.



¶ THERE are in each year 365 opportunities — of twenty-four hours each.



¶ Good habits will in time make the going comfortable and easy.



¶ To succeed, wed work-power to your will-power.



¶ THERE's sometimes a difference between winning a customer and winning an order. Win customers.



¶ IF you're sufficiently anxious to see and seize opportunities, you will have little time to note or talk about the shortcomings of others.

¶ AFTER all, we are our brother's keeper.  
Nations that forget this perish. Individuals,  
too, lose out.



¶ THE cheat deserves your pity as much as  
your condemnation. He is missing out in  
life.



¶ BAD habits, man's mortal enemy, must be  
slain or they will slay you.



¶ LAUGH at least once in a while or you will  
be laughed at.



¶ DON'T be impatient. The biggest jobs in  
America are nearly all held by men over 45,  
most of them over 50.



¶ MAKE the most of yourself and Dame  
Fortune is more than likely to make the most  
of you.

*Forbes Epigrams*

---

¶ FREEDOM means opportunity to give the world the best and most that is in you.



¶ "RAISING Cain" ends in a harvest of bitterness.



¶ A good mental medicine is a good bank account honestly earned.



¶ THE best regulation is self-regulation.



¶ WHAT we need is more head-work, hand-work, and leg-work, and less jaw-work.



¶ THOSE who have never been through the depths of suffering cannot know the heights of joy.



¶ MOST of us, employers as well as employees, are put through an examination occasionally, and not all of us pass.

¶ HAPPINESS costs less than unhappiness.



¶ ANY man can face one day's trouble. It's trying to carry tomorrow's, too, that weighs us down.



¶ GROUCH and you go.



¶ Two types employers don't like: male whimperers and female simperers.



¶ IT isn't tight money or hard times that cause most failures. Look nearer home.



¶ REPUTATION must always form part of your collateral for credit.



¶ IT may be true that the willing horse gets the heaviest load. But once in a while he also gets the most oats.

*Forbes Epigrams*

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¶ THE bank that pays the best interest is the one within yourself.



¶ THROW away the second half of "If."



¶ Look ahead or you won't go ahead.



¶ Don't depend on others, or by and by you won't be able to depend on yourself — nor will anyone else.



¶ GET right or get left.



¶ To build a well-rounded career be square.



¶ TRY to discover your own shortcomings before your boss does.



¶ To make it easier for you to be given a higher place, train an understudy.

*Forbes Epigrams*

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¶ THOSE who habitually keep late hours seldom rise early or far.



¶ "DOUBLES Plant Life by Control of Light," reads a headline. More enlightenment can double our own output.



¶ Do it better or you won't have a chance by and by to do it at all.



¶ SHOW me a happy person and I'll show you a busy one.



¶ MANY a salesman carries around too abundant a supply of chin-goods.



¶ YOUR opinion of others is apt to be their opinion of you.



¶ IF there were no difficulties there would be no triumphs.

*Forbes Epigrams*

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¶ The idler sooner or later finds himself idle.



¶ It is more important to make friends than to make a mark.



¶ If you don't have patience you are never likely to have much else.



¶ CHEATERS cheat themselves most of all.



¶ If you don't find yourself congenial company, others aren't likely to.



¶ A good deal of wincing usually precedes winning.



¶ If you're doing your best you are a success. But are you absolutely certain you are doing your best? Think it over carefully and prayerfully.

¶ No job should be easy. No job is easy if you put into it all your mind and might.



¶ To prosper, prepare. That usually costs sweat.



¶ Honestly, now, do you deserve Miss Fortune, or misfortune?



¶ The fellow who schemes merely to "get by" will finish up by getting the "go-by."



¶ Contentment can be either commendable or condemnable.



¶ Being self-willed is no certain sign of superior ability.



¶ The faultfinder is rarely a pathfinder.



¶ Most leaders are diligent readers.

*Faribault Epigrams*

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¶ A THIN skin is a poor asset.



¶ DARE!



¶ To lick, stick.



¶ THE man who becomes puffed up is ready to fall down.



¶ UNLESS you are polite you miss a lot of life's joy.



¶ THERE *are* classes in America — and in every organization. You fix your own class, not by what you have or what you do, but by *how* you do it. Are you a second-rater?



¶ A SNOWFLAKE is a little thing. But enough of them can cause untold catastrophe. Bad habits are like that.

*Forbes Epigrams*

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¶ FRIENDS are worth more than fame. But the right kind of fame wins friends.



¶ HANG on!



¶ IF you are looking for luck, search for it in the second letter — U.



¶ “ALMOST” never earned dividends or promotion.



¶ PUT your organization first or you won’t last.



¶ To do, be.



¶ WHEN you work, work. When you play, play. Keep them apart.



¶ TRIALS temper us.

¶ He aims straight who is straight.



¶ THOSE who perpetually find fault usually have lots of their own.



¶ Just jog along and you won't hold your job long.



¶ DON'T brag that you have a drag. Push.



¶ COMERS are never laggards.



¶ THE fellow who gets too big for his shoes is apt to finish up barefooted.



¶ LAZINESS is fatal.



¶ YOUR income depends on your output, be you sweating garment-maker or collar-and-cuff executive.

*Forbes Epigrams*

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¶ Success usually is a plant of slow growth although its flowering may seem sudden.



¶ Being a thoroughbred doesn't depend upon your ancestors but upon you.



¶ Get out and hustle or be hustled out.



¶ Notice that the first part of manager spells "man."



¶ To earn more learn more.



¶ THREE important C's: Commonsense; co-operation; courtesy.



¶ THE source of most of your troubles you can find locked up in one letter, U.



¶ TIME works for you only if you work.

### THE BETTER PRAYER

I thank thee, Lord, for strength of arm  
To win my bread,  
And that beyond my need is meat  
For friend unfed.

I thank thee much for bread to live,  
I thank thee more for bread to give.

I thank thee, Lord, for snug-thatched roof  
In cold and storm,  
And that beyond my need is room  
For friend forlorn.

I thank thee much for place to rest,  
But more for shelter for my guest.

I thank thee, Lord, for lavish love  
On me bestowed,  
Enough to share with loveless folk  
To ease their load.

Thy love to me I ill could spare,  
Yet dearer is the love I share.

— ROBERT DAVIS.

¶ OPPORTUNITY knocks as often as a man has an ear trained to hear her, an eye trained to see her, a hand trained to grasp her, and a head trained to utilize her.



¶ THE world bestows its rewards for results; our inward selves for effort.



¶ Do it better.



¶ WITHOUT aiming steadily you can't hope to hit the bull's-eye.



¶ SUCCESS consists not of getting, but of doing.



¶ You look at your own troubles through the magnifying end of the telescope, at the other fellow's through the other end. His are probably bigger than yours.

*Forbes Epigrams*

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¶ THE grouch throws sand into the machinery.



¶ STRIVE to be a racehorse rather than a truckhorse. Racehorses are thoroughbreds.



¶ THE day's mile can be shortened by prefixing an "s" to it.



¶ BAD temper is bad business.



¶ DODGING work is the hardest work of all and yields the poorest returns.



¶ THE man who sticks rarely gets stuck.



¶ Do you make up a mental balance-sheet of yourself every night?



¶ THERE'S more fun in leading than lagging.

¶ MONEY is what you make it: a blessing or a curse. And a lot depends on how you make it.



¶ VERVE is better than nerve.



¶ NOTE the central letter in "raise."



¶ STRICT adherence to an eight-hour day may get you a living but it isn't likely to get you much else.



¶ You are your own pay-master.



¶ THE dearest thing you can sell is your own self-respect.



¶ YOUR setbacks should set your teeth.



¶ LOAFING leads to starvation.

¶ Does your recreation really re-create energy for your work? If not, change it.



¶ BEFORE life's balance is finally struck, the meritorious worker gets paid, and the shirker has to pay.



¶ To fare well yourself, help along the welfare of others.



¶ WHEN our final account comes to be made up a large heart will count for more than a large fortune.



¶ THE fellow who plays cards brilliantly on the commuters' train every morning is not likely to do anything else very brilliantly during the day.



¶ To get more don't only work more but work more intelligently.

*Forbes Epigrams*

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¶ If you don't build foundations as strong  
as a rock you are liable to land on the rocks.



¶ If we don't do all that we are paid to do,  
by and by nobody will want to pay us for  
what we do want to do.



¶ USEFUL work, not easy leisure, is the thing  
worth aspiring to.



¶ Mix that fine imagination of yours with  
elbow-grease.



¶ THE fellow who blows hard seldom works  
hard.



¶ NOTICE that the first three letters in sine-  
cure are sin.



¶ To rise from the bottom, get to the bottom  
of things.

*Forbes Epigrams*

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¶ Do people really like to associate with you? Just think it over.



¶ "I" is at the center of c-l-i-m-b.



¶ ROOSEVELT said he would rather wear out than rust out. You?



¶ HAVE confidence in yourself only after you are entitled to.



¶ An active brain is of little use unless you act.



¶ If you can't submit to bossing you're never likely to boss.



¶ THE employee who is late for work is liable to be late when Opportunity comes along.

*Forbes Epigrams*

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¶ SNEERS scar. Smiles heal.



¶ ARE you doing your best? Ask the question yourself before your employer has to ask it.



¶ THERE's only one thing more important than knowing — doing.



¶ IT's better to ask questions first than make apologies afterwards.



¶ To compete, be competent.



¶ GETTING on means keeping on.



¶ CONQUER in the battles with yourself, and the battle of life will become easier.



¶ NOTICE that ideas start with "I."

¶ OPPORTUNITY comes oftener than once —  
but never stays long if not welcomed.



¶ Look in and look up.



¶ DON'T ride the high horse. The fall,  
when it comes, is hard.



¶ DON'T be switched.



¶ SOURNESS spoils men as well as milk.



¶ PROSPERITY stays only with those it does  
not spoil.



¶ You may be ever so busy, but if you are  
doing the thing in the wrong way, you won't  
get very far.



¶ WED intelligence to your industry.

¶ If your principles are all right, your policies don't matter so very much.



¶ Your aim may be all right, but how about your weapon — meaning you?



¶ The Golden Rule really isn't made of tinsel.



¶ His impatience has prevented many a fellow from taking firm root in the soil of success. Don't expect to reap the moment you sow.



¶ EDUCATION and edification are synonymous.



¶ "KNOCK and it shall be opened" doesn't apply to knockers.



¶ PRINCIPLES pay the best interest.

*Forbes Epigrams*

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¶ Just because you have a good opinion of yourself is no reason why you should have a poor opinion of others.



¶ SELF-CONCEIT is self-destruction.



¶ IT isn't the color of your skin that determines whether you are "white" or not.



¶ WORK is the richest of all gold mines. It yields infinitely more than money, when tackled in the right spirit.



¶ ONLY goats "lose their goats."



¶ POWER is not to be regarded as conferring privileges but as imposing serious obligations.



¶ IMPUDENCE and incompetence usually go together.

¶ BEFORE pay envelopes can be filled the company's treasury must be filled. And only honest production and honorable selling can do that.



¶ It's as easy to learn to be happy as it is to be grouchy—and there's a lot more fun in it.



¶ Fit yourself for work and you will find work that will fit you.



¶ It's all right to be particular about what you put on your body, but be still more particular about what you put in your head.



¶ "CARRY on" is just as good a slogan today as it was during the war.



¶ MONEY is like honey: a little of it is sweet, but a superabundance cloys.

*Forbes Epigrams*

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¶ CHARLES H. SABIN says there's a vein of pay dirt in every employee. Are you working yours to the limit?



¶ Luck and work are twins.



¶ THE real fun is in the battle for success, not in the rewards victory lays in your lap.



¶ INSURING your life helps to insure your peace of mind.



¶ HAVE a purpose. Then plan and plug. Finally — plug still more.



¶ WHAT you put in your head is very important. What you deliver out of your head is still more important.



¶ STUPIDITY is most often the result of laziness. Get busy.

¶ EDISON — who ought to know — says the key to success is “Thinking.” How goes it with you? Some people only think they think.



¶ UNHAPPINESS can be spelled with four letters: Debt.



¶ To pull ahead, pull yourself together.



¶ If you are well educated, are you a good or a poor testimonial for education?



¶ You must manufacture your own joy. The only real joy-factory is within yourself.



¶ ALL the failures in life don’t wear ragged clothes. Many wear jewels and ride in limousines.



¶ ADVERSITY often precedes advancement.

*Forbes Epigrams*

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¶ To put the best quality in your work you must put yourself into it.



¶ FEEL discouraged? Remember, the goal worth reaching isn't reached easily.



¶ THE best tools are a keen will and diligent fingers.



¶ THE man who can't make his mind up is not likely to make much else.



¶ IF you don't make up your mind to enjoy your work you're a fool.



¶ IN the end we usually get just about what we deserve. Sometimes we get it where we deserve it — in the neck.



¶ A WELL-FILLED head leads to a well-filled job.

*Forbes Epigrams*

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¶ THE slacker finally lands in a tight place.



¶ YOUR highest duty is to be helpful.



¶ THERE'S more fun in being forbearing than overbearing.



¶ DON'T court the fate of the drone.



¶ Do, but don't overdo.



¶ THOSE who have risen farthest, I find, often are early risers.



¶ Mix a little heart as well as head with your business



¶ IF you are really a superior worker, you don't need to talk about it. The results will speak for themselves.

*Forbes Epigrams*

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¶ ENCOURAGE; don't discourage.



¶ ANY fool can give up. The thing to do is to keep up.



¶ YOUR work is your best advertisement.



¶ WORK done with a will yields more satisfaction than any amount of idling.



¶ By practicing intelligent self-help you help your fellow-mortals.



¶ IN the end, it's a case of work or walk.



¶ SCIENCE is nothing but applied common-sense.



¶ Good times for all can only be the product of good work by all.

¶ THERE is no higher rank than that of worker. No title can ever make a loafer a noble-man.



¶ THINKING will get you farther than talking — that is, if you harness your thoughts to action.



¶ THE wages of idleness is demotion.



¶ To win and keep friends, be one.



¶ A NATION, like an individual, has this choice and this choice only, hard work, or hard times.



¶ REMEMBER that drones finally are kicked out.



¶ THE best reward is the sense of worthy achievement.

*Forbes Epigrams*

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¶ DEFEAT is often a spur to victory.



¶ THE strutter carries his head so high that he is apt to stub his toe.



¶ THERE must be output before there can be income.



¶ You can't advance if you sit still.



¶ NOTICE that "I" is at the center of w-i-n.



¶ ONE investment that pays good dividends is stick-to-itiveness.



¶ IF you don't save, don't expect ever to become more than a hired man.



¶ A FAILURE may be a rung in the ladder leading to success.

¶ TURN your ability into cap-ability.



¶ HOARDING good cheer is as condemnable as hoarding cash. Both, when put out, can earn interest.



¶ THINKING costs nothing, yet creates everything.



¶ THE prizes today are bigger than ever before for those who can hit the bull's eye. But marksmanship demands calm nerves, clear eyes and steady hands — and infinite practice. Are you training?



¶ You are always looking for the key to success? It is to be found only on your own person.



¶ THE secret of happiness might almost be expressed in one word — Helpfulness.

*Forbes Epigrams*

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¶ Hot air fills no pay envelopes.



¶ If you dig deep enough into the cause of your non-success you will find it. It is spelled s-e-l-f.



¶ To get up in the world get up steam.



¶ It's better to be short of cash than short of character.



¶ If you can't so manage your own affairs as to be ahead of the game, how can you expect others to trust you to handle their affairs?



¶ Laws cannot make prosperity. Only brains and brawn, industriously exercised, can.



¶ Ability and reliability make a good team.



¶ WINNERS might be spelled w-o-r-k-e-r-s.

*Forbes Epigrams*

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¶ THE only money worth having is the money you yourself earn.



¶ PROVE your worth by improving it.



¶ To qualify to give orders, be orderly.



¶ THE measure of a man's success is what he is and what he does, not what he has.



¶ YOUR boss does not determine your salary. You do.



¶ HAPPINESS is usually to be found in effort.



¶ AT least we can be rich in our own minds. And that, after all, is where the most worthwhile wealth resides.



¶ To score, set up a target.

*Forbes Epigrams*

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¶ Loose spending is liable to land one in a tight corner.



¶ It pays to do a little better than seems necessary.



¶ ANOTHER way of spelling success:—  
s-w-e-a-t.



¶ I ASKED the president of the Central Union Trust Company of New York, George W. Davison, his formula for getting ahead. He replied in three short words: "Keep at it."



¶ To salesmen: To qualify as an issuer of orders, get orders.



¶ THE best time to hold on is when you reach the point where the average fellow would quit.

*Forbes Epigrams*

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¶ NOTICE how often "I" figures in initiative, that propeller towards success.



¶ THE fellow who's "not there" won't stay there long.



¶ MOVE or you'll find yourself re-moved.



¶ THE best time to loaf is after you're dead.



¶ IF you don't take an interest in your work, you're not likely to draw much interest on savings.



¶ BEING a real American isn't a matter of birthplace. It's a matter of mental make-up.



¶ THINK and you won't sink.



¶ REAL doers rarely are doleful.

*Forbes Epigrams*

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¶ A TIP for girls in business: Pay more attention to making up your minds than to making up your face and you'll fare better.



¶ IT will better your own opportunity to give opportunity to others.



¶ A TOUGH journey toughens the man made of the right stuff.



¶ CINCHES may look and taste sweet for a time, but sooner or later they turn sour.



¶ A LIGHT heart makes work light.



¶ USE your will to take the hill.



¶ CHARACTER, like gold, is acceptable currency in all countries.

¶ Don't make it necessary to have some one put over you to see that you keep up the pressure in your boiler.



¶ A short temper and a long head rarely go together.



¶ It may be trite to say that the only way to get happiness is to give it, yet a lot of people don't seem to have learned it.



¶ No really big boss ever objects to having some fellow do his work for him. The big boss can always find something else bigger to do.



¶ Some people are so methodical that that is all they are or ever will be.



¶ To get workers on the high gear give them a word of cheer.

*Forbes Epigrams*

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¶ UNTIL you learn that work is your best friend, not your worst enemy, you will never go far — except downhill.



¶ ONLY asses bray.



¶ FORTUNES perish. Character lives.



¶ To be successful, be yourself, they say. That's all right, but you must first see to it that yourself is O. K.



¶ TALK is not always cheap. It often costs a man his job. Sometimes girls, too.



¶ A SMILE oils life's bearings.



¶ SINECURES are never long secure.



¶ LISTENING often pays better than talking.

*Forbes Epigrams*

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¶ If you can successfully guard against it  
the other 364 days of the year, you can  
afford to be made a fool of on April 1st.



¶ To go far, it will help to start early each  
morning.



¶ We can't all win applause, but we can  
strive to win the applause of our own better  
selves.



¶ Wealth consists of a healthy discontent.



¶ There's more lying about money than  
about any other one thing in the world.  
Money isn't half the curse it's often painted  
— nor half the blessing. It all depends on  
who owns it.



¶ The poorest way to be busy is to be a  
busybody.

¶ AFTER all, there's no substitute for work.  
That applies to nations as well as individuals.



¶ THE wise man always wants to teach some-  
one to fill his place.



¶ LIARS lose out in the end.



¶ SOMETIMES failure develops a man quicker  
and better than success would.



¶ CRITICIZING, like charity, should begin at  
home.



¶ IF you want to become a getter-on you  
must be something more than a looker-on.



¶ WINDS of adversity cause weak vessels to  
founder, but merely speed staunch vessels  
on their voyage.

¶ THE proud shall not inherit the earth,  
only its illwill.



¶ To have a high batting average of your own is infinitely more important than having a storehouse of knowledge of the batting averages of baseball stars.



¶ THE number of diplomas a young man has in his pocket, isn't half as important as the amount of determination he has in his head.



¶ SETBACKS stiffen your backbone if it's made of the right stuff.



¶ IF your life isn't planned you'll end by being panned.



¶ SOME men would rather rise to high rank in a fraternal order than rank high as a worker. And their work is likely to show it.

¶ I ASKED John D. Rockefeller to what he most attributed his business success. He replied: "To others." Ponder that. It contains deep philosophy for you.



¶ IF you are a brain-worker, let nothing — nothing — crush out your individuality. It is your contribution to the world. No one else can supply it.



¶ To master circumstances, first master your work.



¶ THE question of questions is: Are you adding to the world's happiness?



¶ To keep your body healthy, keep your mind healthy.



¶ ONCE in a while, look up at the stars and, as you gaze, think.

¶ You must prove yourself a profitable investment for your employer, or why should he keep you? Don't be at all afraid you will make yourself too profitable. He or some other employer will be glad to share the profit with you.



¶ BE a peace-maker.



¶ ABILITY to make a passable speech is like an account in the bank; a valuable asset, only it must not be drawn upon too heavily.



¶ THE more you disappoint, the more your disappointments.



¶ A REALLY good man usually, in time, gravitates to a good job.



¶ THE pathway to happiness begins in the heart and lies through the hearts of others.

¶ If there be an elixir of life, it is laughter.



¶ To make good, be good for something.



¶ Be fit.



¶ If you are meek enough, nothing — no one — can frighten, intimidate or swerve you.



¶ Are you a wage-earner, or only a wage-wanter?



¶ Not how much you have, but how you are using what you have is, after all, the real test, is it not?



¶ RADIATE.



¶ Right manners and right methods will make you a winner.

¶ THE best expenditure of all is the expenditure of self in helpful, honorable, worthwhile effort.



¶ ONE thing only I fear: the consequences of my own sins. You?



¶ THE slumberer sooner or later becomes an encumberer.



¶ THE thing the lack of which makes you so unhappy — are you sure you would be happy if you had it?



¶ EVERY honest day's work is as a stone added to your monument.



¶ FAME without aim is a soap-bubble.



¶ AFTER storm, calm. After striving, success.

*Forbes Epigrams*

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¶ WITHOUT faith, how infinitely futile would all things be! Having faith, how worthwhile do life and effort become.



¶ TRAIN.



¶ A HIGH goal unattained is preferable to a low goal attained.



¶ You pride yourself on how much you know? How much are you doing to pass it on to others?



¶ WORK, not figuring, makes ends meet.



¶ LOOK into the mirror less and into your mind more.



¶ Do you worry as much about whether you pay your boss well as you do about getting him to pay you well?

*Forbes Epigrams*

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¶ If you do your best, you can stand up  
against the worst that may befall.



¶ To bear the best fruit, dig your roots down  
deep.



¶ You don't need to fear tomorrow if you  
have done your level best today.



¶ CONSIDER, always, the end.



¶ Devious doings beget two bitter fruits:  
debts and disgrace.



¶ IN making your living, try to make your-  
self agreeable to others, and thus help to  
make the world go round more harmoni-  
ously.



¶ ARE you sure you are giving the world a  
square deal?

¶ THE pathway to power lies through service.



¶ FUNNY, but aren't the compliments we least deserve the ones that most tickle our pride?



¶ THAT business which does not serve a useful purpose dooms those involved in it.



¶ PERSEVERANCE tells.



¶ "IN union is strength," only when the union is righteous, not rotten.



¶ SPEND less time talking about what you have done and more time in planning wise things to do.



¶ THAT which you take up, master. Let only one thing master you: your will.

¶ To be well thought of, think of others.



¶ THE possessions most worth having are all carried inside your skin.



¶ THE truth doesn't hurt unless it ought to.



¶ THE best investment of all is the investment of thoughtfulness and endeavors for the well-being and happiness of others.



¶ ABOVE all, don't drift purposelessly, idly, discontentedly. Do; strive; sweat; serve.



¶ THE fellow who has a "drag" usually is a drag on the organization.



¶ GOOD food, good habits, good digestion contribute to good judgment. And good judgment is the raw material of success.

*Forbes Epigrams*

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¶ HELPFULNESS helps self.



¶ IF business is slack with you, tighten your belt and go to it.



¶ IT'S better to lose smilingly than to win whiningly.



¶ GENEROSITY pays generous dividends.



¶ FAILURE is the salt, success the sugar, of life. Both have their place.



¶ HE is rich, he is a king, he is a ruler who has mastered self-control.



¶ To become a star, aim at the stars.



¶ Ask yourself: "What am I doing?" And, "What shall it profit me?"

¶ IF you are asking, "What's the use?" it means that you are in danger of allowing your life to become useless. The world is largely a reflection of ourselves.



¶ DIFFICULTIES vanquished, strengthen.



¶ You are unjust to yourself when you are unjust to others.



¶ IF you have youth, success is within your power of attainment.



¶ THE free spender often ends up by feeling free to spend other people's money.



¶ EDWARD BOK says there's little jostling or crowding on the road that leads to success. He traveled it himself. Therefore, he knows.

¶ LIFE is like a bank: You get out of it what you put into it — with interest added.



¶ LIFE insurance helps self-assurance.



¶ ABILITY involves adaptability.



¶ A SWELLED head leads to mis-steps.



¶ You are as heroic as the most heroic if you are doing your darndest — and doing it with a smile.



¶ Not "Who are you?" but "What are you?" is the real question.



¶ DON'T let ambition kill your scruples.



¶ I'D rather be poor and deserve love than rich and deserve hate.

¶ Be generous in complimenting, niggardly in complaining.



¶ To be a nobody, do nothing.



¶ REMEMBER, a man may be a millionaire as the bank teller counts, but a bankrupt as the good Lord counts.



¶ THE sticker seldom gets stuck.



¶ BE on the level and you're not likely to go downhill.



¶ IT doesn't help a great deal to know more than others if you don't put your knowledge to work.



¶ WHAT you wear may be of some importance. How you wear is of more importance.

¶ DON'T stand still. Go after something worth going after.



¶ THE man who harbors hard feelings has a soft spot in his brain.



¶ THE man who has ceased to be pretty much of a boy hasn't made so very much of a success of his life.



¶ THEY talk about this money being better than that money. The best money of all is the money you earn for yourself honestly and honorably.



¶ A GOOD New Year resolution: "I'll try my earnest best to be true to my better self."



¶ AFTER all, it is better to be right than rich.



¶ HARD training makes for easier going.

*Forbes Epigrams*

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¶ Lots of rocks help to make a firm foundation.



¶ THE person who is always "on pins and needles" usually is a pin-head.



¶ BREAKING records are not worth while if they entail breaking hearts.



¶ BE mannerly. Good manners, like most things, can be cultivated by taking pains.



¶ IF you find pleasure in your work, you're better off than many a rich loafer.



¶ IF you want your ship to come in, steer a straight course.



¶ SOME men are more eager to hit back at others than to hit out for themselves.

## THE AUDIT

BY BERTON BRALEY

Just what are you worth? Did you ever consider

What you might assay to a cold-blooded bidder?

Did you ever take stock of yourself — figure out

Your value, the way that an auditor would  
Who had to appraise you correctly? No doubt

The showing you made would be perfectly good,

But why not look over the data at hand  
And strike off a balance and see how you stand?

Now what are your assets? How much can you show

Of Energy, Industry, Quickness and Go;  
How high can you estimate what you possess  
Of Honesty, Pluck and Stick-to-it-iveness?

Ambition, Foresightedness, Humor and  
Health

(These qualities count as a part of your  
wealth),

How much of them have you? Look over  
the lot

And set down quite honestly just what  
you've got!

And now — Liabilities; put them down too.  
Bad habits, for instance, how many have you?  
Then — Procrastination and Thoughtless-  
ness, yes,

And lack of assurance which hampers suc-  
cess;

Foot up all your faults to the proper amount  
And set them down there in that private  
account.

And then if you've calmly and coldly sur-  
veyed

This list of your qualities, neatly arrayed,  
And tested the figures and found they're  
correct

And fit for an auditor's eye to inspect;

You're ready to cast up the balance and see  
Just what your unpadded *net value* will be.  
The total may please you, and then — it may  
not,

But anyhow, brother, you know what is what,  
And when you've learned that, and you've  
got it quite clear,

You'll make up your mind to do better this  
year.



¶ SUCCESS is nothing but doing your full  
duty to the very best of your ability. What-  
ever rewards come are only trimmings.



¶ BEING square helps both an individual  
and a business to square accounts in the long  
run.



¶ To enjoy ease towards the end of life,  
shun it early in life.



¶ A short temper shortens your life.

¶ CHOOSE play that helps you to earn your pay.



¶ OAKS spring from acorns, yes — but not overnight.



¶ IF you have ceased finding joy in being a Santa Claus, you are to be pitied.



¶ IT'S not what you expect but what you deserve that counts.



¶ DON'T sit down and take what comes; go after what you want.



¶ THE world has a habit of finding out those who are not "there."



¶ WHERE and how would you like to finish up? Are you holding to the pathway thither?

*Forbes Epigrams*

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¶ THERE's something you can achieve without effort: failure. Nothing else.



¶ THE stingy usually get stung.



¶ THE things most worthwhile for you are within your reach — if you reach hard enough and long enough.



¶ FEARS breed tears.



¶ FOR you, the most important organization of all is the proper organization of your own life and habits and activities.



¶ To last, have ballast.



¶ To become a magnate, be magnetic.



¶ BE game and play the game.

¶ It's better to have congenial work and little wealth than much wealth and no work.



¶ To keep up with the procession, don't dawdle.



¶ THE pathway to position usually has to be sprinkled with perspiration.



¶ KEEP your courage up and your temper down.



¶ IF you don't first learn to answer promptly to the order "Come!" you are little likely to reach the position of giving the order "Go!"



¶ MAKING a fool of others doesn't necessarily proclaim you a wise man.



¶ LET your *work* be your best advertisement.

*Forbes Epigrams*

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¶ THERE usually is a bird to be found in the bush if you know how to beat the bush properly.



¶ DON'T envy; emulate.



¶ OPTIMISM must be based on effort.



¶ CAST out suspicion.



¶ SELF-RELIANCE is useless unless you have made yourself reliable.



¶ LEARN to learn if you would learn to earn.



¶ BE true to self — and most people will be true to you.



¶ To go forward is important. To go straight is more important.

¶ WHEN everything—everything—everything—goes against you and you feel discouraged to the point of despair—try getting off alone and gazing into the heavens in perfect quietness and solitude. See if your troubles do not diminish at least a little.



¶ DOUBT deadens.



¶ GET your motives, your principles, your ambitions right, and nothing can utterly daunt you. Inward strength will succor and sustain you.



¶ INFUSE into your faith, forcefulness.



¶ THE weak are quickest to condemn the weak.



¶ POWER comes from ability intelligently and persistently applied.

*Forbes Epigrams*

---

¶ SUCCESS won by injuring others isn't success; it's sin.



¶ To rise above the crowd, crowd your days and hours with study, observation, effort and resolution.



¶ GLORY not in having *more* than others, but in doing more.



¶ THE crooked path leads down hill.



¶ DON'T seek things. Seek to serve. Then and then only can you become rich in mind and soul.



¶ THE worker who habitually shows up last in the morning is usually the first to complain about the boss.



¶ HARD going trains you to climb.

¶ Your employer can't afford to pay you for excuses, only for results.



¶ What some fellows want is a berth — so that they can sleep at their job. But sooner or later they fall out and hit the earth hard.



¶ At least try.



¶ To get anywhere, strike out for somewhere, or you'll get nowhere.



¶ Some employees are an asset at \$10,000 a year; others are a liability at \$1,000 a year. Which class are you heading for?



¶ Little performance usually accompanies big talk.



¶ What you take in is determined by what you put out.

¶ INITIATIVE, industry, intrepidity will carry you far.



¶ ARE you a go-getter, or a goat-getter?



¶ To "arrive" stick to the straight path.



¶ STAND still and you'll fall down.



¶ A GOODLY share of hurdles early in life help you to get on better later in life.



¶ You may mold your business, yes; but how you mold your business molds you.



¶ To make money, first make something of yourself.



¶ THOSE who stay there longest don't usually get there quickest.

¶ THERE is a better way than trying to get  
the better of others.



¶ OBSCURITY has advantages, it is consoling  
to reflect sometimes.



¶ THE "comer" sweats. The loser shirks.



¶ AN overloaded stomach is a weight on your  
brain.



¶ WHEN tempted to dodge a stiff incline by  
slipping into a side-track, there's only one  
thing to say: "Get thee behind me, Satan."



¶ THE man who can fill his rôle doesn't have  
to "act the part."



¶ IF girls would paint less and plan more  
they would get on better in life.

¶ Your conception of the world is chiefly your conception of yourself.



¶ Don't try to sell anything unless you are first sold on it yourself.



¶ You can serve God only by serving man.



¶ It's the man who has staying power who goes far.



¶ BUSINESS can be as ethical as religion.



¶ IT isn't how far you have risen, but the methods you have employed that counts.



¶ DON'T overdo "dignity." Be natural, be human, be unaffected.



¶ THE man who dares does.

*Forbes Epigrams*

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¶ "How do you find business?" "By going after it."



¶ If you don't enjoy a good poem you're not as rich as you might be.



¶ REMEMBER that we form a part of "they."



¶ Isn't genius, after all, nothing but the quintessence of commonsense?



¶ WHEN a fellow gets puffed up about what he has accomplished, it is a fairly sure sign that he will accomplish little more.



¶ PRIDE indicates weakness — and foolishness. The truly wise know they have little to be proud about. They know themselves.



¶ Two success mottoes: Do. Do without.

*Forbes Epigrams*

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¶ Don't try to get through the day. Get through the work.



¶ You can either debase or sanctify your money.



¶ A big head and a big bank account don't keep company very long.



¶ HOPE, of course — but hustle, also.



¶ WE are all either soldiers on the job or soldiering on the job.



¶ CAMOUFLAGE is helpful in war because you are dealing with enemies. Camouflage is not helpful but harmful in business because you are dealing with friends-in-the-making. If you cannot make friends of those you do business with, they won't do business with you very long.

*Forbes Epigrams*

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¶ As part of his education, every country youth should read at least one large city daily newspaper.



¶ LISTEN to the advice of wise people; then do your own thinking and follow your own judgment.



¶ ALL wealth is founded on health. To squander money is foolish; to squander health is murder in the second degree.



¶ OUR eyes are placed in front because it is more important to look ahead than look back. Cultivate foresight.



¶ IT is poor policy to become so busy working as to be too busy to think.



¶ Every employee should regard himself as an assistant to the president.

¶ WHEN a man is cocksure that he has "arrived," he soon begins the return journey.



¶ "THRIFT" and "thrive" are very similar, you will note. Verb sap.



¶ THE concern or individual that fails to build up goodwill goes bankrupt sooner or later. The chief ingredient in goodwill is courtesy.



¶ ANCESTORS are initiators. Descendants too often are imitators.



¶ DON'T withhold your word of praise until your friend or your employee is dead.



¶ IF you have become *sat*-isfied, it is a sign you have sat down.



¶ FAINT heart ne'er won fame or fortune.

*Forbes Epigrams*

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¶ ARE you a drone? Employers, like bees, oust drones sooner or later.



¶ IDEAS are born of knowledge. Before inspiration comes perspiration.



¶ You are not loyal to yourself if you are not loyal to your organization.



¶ To get on, learn to get on with other people.



¶ THE worker who cuts down his effort cuts down his character.



¶ IF you keep on treading the right track, you are likely some day to get an unexpected "lift."



¶ BEES don't whine, they hum while working. And how they co-operate! Result, honey.

¶ ARE you a thoroughbred? It has been well said that the cart horse goes until he can't go another inch and then gives up; that the thoroughbred goes until he can't go another inch — and then goes the other inch.



¶ EXPECT disappointments, but scorn defeat.



¶ CARUSO painstakingly studied phonograph records of his songs to find how he could improve his work. Can you afford to be less painstaking in trying to improve your work?



¶ DREAM, yes. But, also, wake up!



¶ GENUINE courtesy springs from the heart, not from the lips.



¶ GENIUS is largely a matter of guts.

*Forbes Epigrams*

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¶ WRESTLE manfully with Fate, and lo! you will find Fate has been transformed into Fortune.



¶ BEWARE lest pride of possession becomes an obsession.



¶ THE fellow who is always kicking up a dust ends by being kicked out.



¶ IN business, base acts on facts.



¶ TRYING to succeed without much reading and studying would be like trying to build a house without hammer and saw.



¶ CURIOUS, but the more of others' burdens we bear the greater our strength to carry our own.



¶ COMMON sense is the foundation of achievement.

¶ THERE's more credit and satisfaction in being a first-rate truck-driver than a tenth-rate executive.



¶ BECOME a pusher, not a pawn.



¶ RUDENESS retards.



¶ How you use today determines how tomorrow will use you.



¶ THE best boss has to do little of it.



¶ YOUR habits are the raw material which finally forms your character.



¶ It's better to be straight than smart.



¶ GREAT achievement must be preceded by great preparation.

*Forbes Epigrams*

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¶ EVERY time we act we release a homing-bird which shall one day return. Are you sending forth bluebirds? Or birds of prey?



¶ ACTING without thinking is like shooting without aiming.



¶ HEROES are duty-doers.



¶ VICTORY or defeat is not determined at the moment of crisis, but during the long, unspectacular period of preparation.



¶ DON'T read to pass the time, but to pass knowledge into your head.



¶ SELF-PRAISE estops the praise of others.



¶ MANY an express has come to grief trying to turn a sharp corner. If you want to get ahead successfully, steer clear of them.

*Forbes Epigrams*

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¶ Your services will not command a premium if your word has to be discounted.



¶ The power of a steam engine doesn't lie in its whistle or the steam it blows off. Same with you.



¶ To discharge responsibilities, become loaded with knowledge of them.



¶ To avoid becoming a bore, bore.



¶ The power imprisoned in the atom is not greater than the power imprisoned in the human soul.



¶ The capital you must depend upon most is this capital: I.

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